

Income Assistance Program Compliance Reviews

Minimum INAC Expectations on completed IA FORMS

The purpose of the **Income Assistance (IA) Program Review** is to determine that eligible recipients are provided with the correct income assistance allowance on the basis of the case file documentation, and in accordance to the *Income Assistance Program (volume 1 of 3) Social Development Policy and Procedures Manual (BC Region)*. The IA program review also includes the Child Out of Parental Home (COPH) or the Guardian Financial Assistance (GFA) and Special Needs programs.

The program review officers will review an IA and/or COPH-GFA case file if the following three (3) key documents are on file (with the minimum requirements – mandatory fields completed for each document). This would determine general and financial eligibility:

- a) Application for Income Assistance (901-27) and/or
- b) Guardian Financial Application (901-29)
- b) Budget and Decision Sheet (901-25)
- c) Monthly (IA/GFA) Renewal Declaration (901-28)

The following are the Mandatory fields that must be completed at a minimum:
Application for Income Assistance (901-27)

- Section 1: Applicant's full legal name (as per identification)
Physical Street address (House# & Street) -(PO Box is insufficient)
On-Reserve box marked
Marital status
Date of Birth
Are you/your spouse awaiting other benefits yes or no and if yes date benefit applied for (ie: EI / OAS / CPP / WCB etc.)
Spouse name (if applicable)
- Section 3: Dependents in home full legal names as per identification
Relationship to the Applicant
Date of birth or age
Other person(s) in home (if applicable)
- Section 4: Money owing from other persons yes, no, amount
In trust yes, no, amount
Savings yes, no, amount
Other assets (specify) yes, no, amount
- Section 5: completely filled out
- Section 6: Is accommodation shared yes/no (if shelter is requested)
- Section 7: signature of Applicant
Date applicant signed the application
Signature of Administering Authority
Date Administering Authority signed application

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In addition, if an Income Assistance file was identified as eligible for a Disability Benefit Allowance, the case file must have either of these applications completed, signed and dated with the appropriate approvals:

Persons with Persistent Multiple Barriers (PPMB) – (IA 116 & 117)

Eligibility for the higher PPMB rate is based on a completed and current application & checklist.

Persons With Disabilities (PWD) – (IA 301) Eligibility for the higher allowances:

Eligibility for PWD rate is based on a completed and current Application & Approval Letter from INAC and/or FNSDS with a clearly identified expiry or review date.

Child Out of Parental Home or Guardian Financial Assistance Application (901-29)

(This sections needs to be revised by March 31, 2010)

- Section 1: Child Family name (full legal)
 Child First name
 Child's Date of Birth

- Section 2: Caregiver family name
 Caregiver first name
 On-Reserve box marked & address (house # & Street)

- Section 5: Reason for child living outside parental home
 Date child began living in applicant's home
 Estimated length of placement
 Plans for future care of the child or reconciliation plan

- Section 7: caregiver declaration – name of caregiver
 Date application signed by caregiver
 Signature of caregiver

- Section 8: Consent of legal parent(s)/guardian(s)
 Name of custodial parent(s)
 Date signed by custodial parent(s)
 Signature(s) of custodial parent(s)

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Budget & Decision Sheet (B&D Sheet) (901-25):

Applicant's name
Earned income
Income from self-employment
Unearned income & property revenue
Recovery
Total monthly deduction
Basic needs – itemized or total
Shelter – itemized and/or total
Guardian Financial Assistance (if GFA)
Burial (if applicable)
Special needs (itemized or total)
Entitlement
Administering Authority Signature to authorise allowance
Date Administering Authority signed the B&D Sheet

Monthly (IA/GFA) Renewal Declaration (901-28):

1. Still in need of IA/GFA: Yes/No
 2. Any changes in your marital/employment situation: Yes/No & explain
 3. List any changes in your Living situation: (submit receipts)
 4. Any Earned/Unearned Income: Yes/No – list source and amount
 5. Any change in your assets: Yes/No – list source and amount
 6. Any change in the number of dependents etc. (N/A for GFA)
- Declaration: Signature of Applicant & Date

Shelter Costs - Question:

Under what circumstances can you charge INAC for Shelter Allowance under the IA Policy?

Answer:

Shelter can only be charged to the IA program if there is an **Actual Cost**, which is **Documented** and **Allowable** as per Chapter 5 of the *Income Assistance Program (volume 1 of 3) of the Social Development Policy and Procedures Manual (SD P&P M)*. Shelter Costs may only be charged as follows:

- (i) Maximum Shelter Allowance per Family Unit Size = Utilities + (Rent/Mortgage/Maintenance Costs).
- (ii) Shelter Allowance is based on a House not on the # of families or maximum shelter allowance each family is eligible. Shelter Stacking is in contravention to the intent of the Shelter Allowance policy.
- (iii) Shared Shelter Policy allows for a multi-family contribution of total actual documented shelter costs, provided all families contribute their fair share of the shelter costs.

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Total Utilities + Rent/Mortgage/Maintenance Costs must not exceed the Maximum Shelter Allowance as per Family Unit Size.

Eligible shelter costs are determined by the type & ownership of the house:

- (i) Public (CMHC or Band Owned/non-CMHC) Band Council Housing and
- (ii) Private (Owner-occupied, or not occupied by owner) Individual Housing.

	Public – Band Council Housing (almost all AA# are under NORHA)			Private – Individual Housing	
	Social Housing	Non-Social Housing	Other (NORHA) Housing		
Shelter allowance	CMHC s. 95	Non-CMHC s.10	Band Owned	Owner-occupied	Not Owner occupied
Mortgage/Loan	Yes	Yes	No	Yes	N/A
Rent	Yes	Yes	No	No	Yes
Maintenance	No	No	No	Yes	No
House Insurance (building only) (content)	No Part of Rent Tenant	No Band Tenant	No Band Tenant	Yes	No
Other than in Hot Rent (which includes utilities) situations, cost of utilities may be charged to the Income Assistance Program if supported by Utility Bills/Invoices					
Oil/Propane/Gas/Wood (heat and hot water)	Yes	Yes	Yes	Yes	Yes
Electricity (Hydro)	Yes	Yes	Yes	Yes	Yes
Telephone	Yes	Yes	Yes	Yes	Yes
User Fees (max\$18.80) (garbage/H2O/sewage)	Yes	Yes	Yes	Yes	Yes

Secondary Shelter Document(s) for Shelter Allowance:

- i) Mortgage Papers and/or Rental Agreements and/or Maintenance Agreements**
- ii) Utility invoices** (e.g. hydro-electric/gas bills, telephone bill, wood invoice, propane/oil bills, house insurance invoice for the year/12mos. &/or User Fee etc.).

[A] Private – Individual Housing: Rent where Landlord does not live in the same house

(The owner may or may not be on Income Assistance.)

Rental Agreement containing:

- i) actual street address of the house
- ii) start and end date of rental agreement
- iii) amount of rent and/or amount for utilities (if included)
- iv) list of occupants in the house per Family Units
- v) signatures and names of both the Applicant and the Landlord

Proof of ownership:

Certificate of Possession, cardex holding, or custom holdings that are duly recognized in writing by Council – e.g.: Band Council Resolution (BCR).

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[B] Private – Individual Housing: Mortgage/Loan where the Owner lives in the same house

(The owner may or may not be on Income Assistance, if other families also reside – share shelter).

Mortgage/Loan Agreement showing:

- i) Proof of payment made on principal and interest to a lending (financial) institution
- ii) insurance premium for building & contents
- iii) administration or other costs
- iv) actual street address of the house
- v) start and end date of agreement
- vi) signature and name of owner

[C] Public Band Council (CMHC-sec.95) Housing: Participant Profile per house

- i) Ministerial Guaranteed Number/CMHC Master Reference Number
- ii) The Phase # of Housing Complex & actual street address of the House
- iii) Start and End date of the Participant Profile (usually 12mos).
- iv) Amount of Established or Calculated Rent for the House
- v) Name, age relationship and income/earnings of all occupants
- vi) Signatures of Applicant and Housing Authority

[D] Public Band Council (non-CMHC s.10 with Mortgage) Housing Rental Agreement per house

- i) Ministerial Guaranteed Number/Copy of the Mortgage Number
- ii) The Phase # of Housing Complex & actual street address of the House
- iii) Start and End date of the Rental Agreement (usually 12mos).
- iv) Amount of Established or Calculated Rent for the House
- v) Name, age relationship and income/earnings of all occupants
- vi) Signatures of Applicant and Housing Authority

SHELTER RELATED OTHER ISSUES OR CONCERNS:

1. Chapter 5 – Shelter policy in the IA program needs to be revised in order to ensure clarity and consistency with the national, regional and the provincial policies and standards.
2. The shared shelter policy and calculation methodology example (Ch. 5.1 p.3) may be confusing and problematic. The question of universality comes up when non-IA and IA Families share a house and the non-IA Families do not pay their fair share of shelter costs. Non-IA families may be pensioners, people working outside the community, or on EI.
3. The NORHA program has expired; this is not addressed in the IA program's policy.
4. Currently, it seems that Council does not have the authority in the IA program to be landlords and/or charge rent for Public Band Council Houses with no mortgages.
5. There is a need to address the issue of charging a maintenance cost for Public Band Council Houses such as: old DIA and/or expired CMHC or non-CMHC Houses with no mortgage costs.
6. There is also a need to address real costs of maintaining houses, which is now included in the non-CMHC Housing Costs on the Social Development Financial and Statistical Report (SDFSR). The Administering Authority is not authorized to request a reimbursement for shelter costs for the Public Band Council or expired CMHC or non-CMHC houses without a mortgage.

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